

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Christmas Etienne  
Marie N. Etienne

Case No.: 17-13322

Judge: MBK

Chapter: 13

### CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by NATIONSTAR MORTGAGE, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☐ Order to Show Cause for Dismissal filed by the Court

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

- ☒ Certification of Default filed by \_\_\_\_ have not  
been accounted for. Documentation in support is attached.

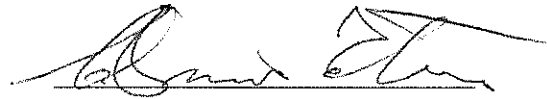
Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☐ Other (**explain your answer**):

3. This certification is being made in an effort to resolve the issues raised in the Order to Show Cause

4. I certify under penalty of perjury that the above is true.

Date: July 18, 2018  
D



Date: \_\_\_\_\_

CHRISMAS ETIENNE

**NOTES:**

/S/ CHRISMAS ETIENNE

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

## Financial Summary

Statement Period 03/01/18 - 03/31/18

MARIE N ETIENNE BENEF  
CHRISMAS ETIENNE ITF/POD

### Deposit Accounts

	Account Number	Average Daily Balance	Current Balance
SIMPLY RIGHT CHECKING	3574104480	\$1,238.99	\$2,635.99
SANTANDER SAVINGS	9993223980	\$9.86	\$9.86
<b>Total Deposits</b>			<b>\$2,645.85</b>

## SIMPLY RIGHT CHECKING

Statement Period 03/01/18 - 03/31/18

MARIE N ETIENNE BENEF  
CHRISMAS ETIENNE ITF/POD

Account # 3574104480

### Balances

Beginning Balance	\$1,332.11	Current Balance	\$2,635.99
Deposits/Credits	+ \$8,594.68	Average Daily Balance	\$1,238.99
Withdrawals/Debits	\$7,290.80		

## Overdraft/Returned Item Fee Summary

Fee description	Total for this statement period	Total year to date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

### Checks Posted

Check #	Date Paid	Amount	Reference	Check #	Date Paid	Amount	Reference
E 112	03/23	\$133.19	SHOPRITE VILLAGE C	228	03/20	\$40.00	0996119755
225*	03/06	\$2,018.30	0992220340	E 229	03/19	\$100.72	SHOPRITE VILLAGE C
E 227*	03/14	\$142.00	WELLS FARGO CARD C				

5 Check(s) Posted = \$2,434.21

An asterisk (\*) indicates a skip in sequential check numbers.

An (E) indicates check was converted to an electronic item.

## Account Activity

Date	Description	Additions	Subtractions	Balance
03-01	Beginning Balance			\$1,332.11
03-01	0000483985 PC ATM JFL	\$1,992.00		\$3,324.11
03-01	CASH WITHDRAWAL PNC BANK PM2526 PISCATAWAY /NJ US		\$120.00	\$3,204.11
03-01	CASH WITHDRAWAL FEE PNC BANK PM2526 PISCATAWAY /NJ US		\$3.00	\$3,201.11
03-01	CASH WITHDRAWAL SANTANDER D557 Piscataway /NJ US		\$100.00	\$3,101.11
03-01	PAPER STATEMENT FEE FOR STATEMENT DATE 02-28-2018		\$3.00	\$3,098.11
03-02	VILLAGE SUPER MA DIR DEP 180224 *****00	\$1,107.67		\$4,205.78
03-02	POPEYE'S CHICKE PISCATAWAY /NJ US CARD PURCHASE		\$31.98	\$4,173.80
03-02	CASH WITHDRAWAL SANTANDER D557 Piscataway /NJ US		\$340.00	\$3,833.80
03-05	SPEEDPAY/CARFIN 800-900-5150 /CA US CARD PURCHASE		\$407.29	\$3,426.51
03-05	CHINA GARDEN DUNELLEN /NJ US CARD PURCHASE		\$29.32	\$3,397.19
03-05	SHOPRITE STIRLI STIRLING /NJ US CARD PURCHASE		\$60.62	\$3,336.57
03-05	CASH WITHDRAWAL SANTANDER D557 Piscataway /NJ US		\$100.00	\$3,236.57
03-05	SHOPRITE STIRLI STIRLING /NJ PURCHASE W/ CASHBACK		\$45.66	\$3,190.91
03-05	ARUSOEPAYPROCFE ONLINEFEE MAR 02		\$1.50	\$3,189.41
03-05	CHAPTER13TRUST ONLINEPMT MAR 02		\$850.00	\$2,339.41
03-06	Credit One Bank Payment 180304		\$30.00	\$2,309.41
03-06	CHECK 000000000225		\$2,018.30	\$291.11
03-08	SHOPRITE STIRLI STIRLING /NJ US CARD PURCHASE		\$23.92	\$267.19